

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEBRASKA

IN THE MATTER OF:) CASE NO. BK14-81595
) Chapter 13
Michael Scot Goodlander,)
xxx-xx-2103) **CHAPTER 13 PLAN**
) **AND**
Debtor.) **NOTICE OF RESISTANCE DEADLINE**

1. PAYMENTS.

The debtor or debtors (hereinafter called "Debtor") submit to the standing Chapter 13 trustee all projected disposable income to be received within the applicable commitment period of the plan. The payment schedule is as follows:

A. Monthly Payment Amount [include any previous payments]	B. Number of Payments	Base Amount (A X B)
\$1,870.00	60	\$112,200.00

The payment shall be withheld from the paycheck of the Debtor.

Employer's name, address, city, state, phone, pay period: Department of the Air Force, 901 SAC Blvd., Suite M104, Offut AFB, Nebraska 68113, (402) 294-1110 bi-weekly pay period

NOTE: PLAN PAYMENTS TO THE TRUSTEE MUST BEGIN IMMEDIATELY FOR PLANS REQUIRING PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS OR LEASE PAYMENTS. IN THOSE CASES PROVIDING FOR EMPLOYER DEDUCTIONS, THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE BY MONEY ORDER OR CASHIER'S CHECK UNTIL THEIR EMPLOYER DEDUCTION BEGINS. IN CASES WITHOUT PRE-CONFIRMATION PAYMENTS, PLAN PAYMENTS MUST COMMENCE WITHIN 30 DAYS OF FILING OF THE PETITION. THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE UNTIL THEIR EMPLOYER DEDUCTION BEGINS.

2. ORDER OF PAYMENT OF CLAIMS.

Applicable trustee fees shall be deducted, pursuant to 28 U.S.C. § 586(e). Claims shall be paid in the following order: (1) 11 U.S.C. § 1326(a)(1)(B) & (C) pre-confirmation payments for adequate protection or leases of personal property; (2) payments to secured creditors under 11 U.S.C. § 1325(a)(5), payments due on executory contracts, the Debtor's attorney fees, 11 U.S.C. § 507(a)(1)(A) priority domestic support claims and approved Chapter 7 trustee compensation; (3) other administrative expense claims under 11 U.S.C. § 503; (4) other priority claims in the order specified in 11 U.S.C. § 507(a) including post-petition tax claims allowed under 11 U.S.C. § 1305; (5) co-signed consumer debts; (6) general unsecured claims. Unless otherwise noted, claims within each class shall be paid pro rata. If funds remain after payment of specific monthly payments provided for in the plan, the Chapter 13 Trustee may distribute those funds to secured creditors in payment of their allowed secured claims.

3. SECTION 1326(a) PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS AND LEASE PAYMENTS.

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the trustee to the below listed creditors without entry of an order of the Court. The Debtor proposing pre-confirmation payments will immediately commence plan payments to the trustee. Creditors must file a proof of claim to receive payment. Payments by the trustee shall commence to these creditors within 30 days of the filing of the proof of claim unless the Trustee does not have funds available within seven working days prior to the end of the 30-day period. Post-confirmation payments are provided for below in Paragraphs 6 and 7 of this plan.

Creditor's Name and Full Address	Last Four Digits of Account Number	Date of Next Payment Due	Payment Amount
A. None			\$0.00

4. ADMINISTRATIVE CLAIMS.

Trustee fees shall be deducted from each payment disbursed by the trustee.

Nebr. R. Bankr. P. 2016-1(A)(4) and Appendix "K" provide the maximum allowance of Chapter 13 attorney fees and expenses that may be included in a Chapter 13 plan. Total fees or costs in excess of this amount must be approved through a separate fee application. Fees and costs requested for allowance are as follows:

Total Fees Requested	Fees Received Prior to Filing	Balance of Fees to be Paid in Plan
\$3,700.00	\$0.00	\$3,700.00
Total Costs Requested	Costs Received Prior to Filing	Balance of Costs to be Paid in Plan
\$200.00	\$0.00	\$200.00

Fees and costs allowed shall be paid at the rate of not less than \$1,683.00 per month and shall accrue from the month in which the case is filed.

5. PRIORITY CLAIMS.

11 U.S.C. § 1322(a) provides that all claims entitled to priority under 11 U.S.C. § 507(a) shall be paid in full in deferred cash payments unless the holder of a particular claim agrees to a different treatment of such claim except for a priority claims under 11 U.S.C. § 507(a)(1)(B). It is further provided that any and all pre-petition penalties, and post-petition penalties and interest, which have attached or will be attached to any such claim, shall be treated as a general unsecured claim and not entitled to priority. Such claims are as follows:

(A) Domestic Support Obligations. None

The Debtor is required to pay all post-petition Domestic Support Obligations directly to the holder of the claim and not through the Chapter 13 plan.

(B) Arrearages Owed to Domestic Support Obligation Holders Under 11 U.S.C. § 507(a)(1)(A): None

(C) Domestic Support Obligations Assigned to or Owed to a Governmental Unit Under 11 U.S.C. § 507(a)(1)(B): None

(D) Priority Tax Claims Including Post-Petition Tax Claims Allowed Under 11 U.S.C. § 1305:

Federal: \$29,399.69	State: \$7,000.00	Total: \$36,399.69
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(E) Chapter 7 Trustee Compensation Allowed Under§ 1326(b)(3):

Amount Allowed	Monthly Payment (greater of \$25 or 5% of monthly payment to unsecured creditors)
\$0.00	\$0.00

(F) Other Priority Claims: None

6. SECURED CLAIMS.

****ALL SECURED CREDITORS LISTED IN PARAGRAPH 6 SHALL BE PAID ON A PRO-RATA BASIS IN EQUAL MONTHLY PAYMENTS, AFTER ATTORNEY FEES AND COSTS LISTED IN PARAGRAPH 4 HAVE BEEN PAID IN FULL.**

(A)(1) Home Mortgage Claims (including claims secured by real property which the Debtor intends to retain): Unless otherwise provided in this plan, Debtor shall pay all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due beginning with the first due date after the case is filed and such creditor shall retain any lien securing its claim. Any pre-petition arrearage shall be paid through this Chapter 13 plan with interest as provided below and in equal monthly payments as specified below. The amount of pre-petition arrears is determined by the proof of claim, subject to the right of the Debtor to object to the amount set forth in the claim.

a. None

(A)(2) The following claims secured by real property shall be paid in full through the Chapter 13 plan:

a. None

(B) Post-Confirmation Payments to Creditors Secured by Personal Property. Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (1) and (2). If the Debtor elects a different method of payment, such provision is set forth in subparagraph (3).

(1) Secured Claims to Which § 506 Valuation is NOT Applicable: Claims listed in this subsection are debts secured by a purchase-money security interest in a personal motor vehicle, incurred within 910 days of filing of the bankruptcy OR debts secured by a purchase-money security interest in "any other thing of value," incurred within one year prior to filing of the bankruptcy. These claims will be paid in full with interest as provided below and in equal monthly payments as specified below:

a. SEE PARAGRAPH 6(C)

b. SEE PARAGRAPH 6(C)

(2) Secured Claims to Which § 506 Valuation is Applicable: Claims listed in this subsection are debts secured by personal property not described in the prior paragraph of this plan, 6(B)(1). These claims will be paid either the value of the secured property or the amount of the claim, whichever is less, with interest as provided below and in equal monthly payments as specified below. The portion of a claim that exceeds the value of the secured property will be treated as an unsecured claim. The value of the secured property is determined by the proof of claim, subject to the right of the Debtor to object to such valuation.

a. None

(3) Other Provisions: None

(C) Surrender of Property. The Debtor surrenders any interest in the following collateral. Any secured claim filed by the below creditors will be deemed satisfied in full through surrender of the collateral. Any unsecured deficiency claim must be filed by the bar date for claims or allowed by separate order of the Court.

1. Ally Financial
Claim: \$46,657.44
Security: 2012 Chevrolet Silverado

2. Harley Davidson Credit
Claim: \$18,365.00
Security: 2012 Harley-Davidson

(D) Lien Avoidance. The Debtor shall file a Motion to Avoid the lien of the following creditor(s):

1.
Claim: \$.00
Security:

7. EXECUTORY CONTRACTS/LEASES.

(A) Rejected:

The Debtor rejects the following executory contracts/leases:

1.

Subject of Executory Contract:

(B) Assumed:

(1) Residential Lease:

The Debtor assumes the leases/contracts referenced below and shall continue to make future monthly lease payments directly to the lessor.

a. Chuck Headley

Subject of Lease: Residence of Debtor

b. Time Payment Corp.

Subject of the Executory Contract/Lease: two (2) Canon camera lenses

Regular Number of Contract Payments Remaining as of Date of Filing: 15

Amount of Regular Contract Payment: \$215.00

Due Date of Regular Contract Payment: 1st of month

Total Payments: \$3,225.00

8. CO-SIGNED UNSECURED DEBTS.

The following co-signed debts shall be paid in full at the contract rate of interest from the petition date.

(A) None

9. UNSECURED CLAIMS.

(A) Student Loan Payments:

The following claims are for student loans. The monthly loan payments which become due during this plan shall be paid directly and not through the Trustee during the month in which the payment is due.

1. Federal Loan Servicing

Claim: \$90,432.00

Monthly Payment: \$635.24

Number of Payments Due During Plan: 60

(B) Other Unsecured Claims.

Allowed unsecured claims shall be paid pro rata from all remaining funds.

10. ADDITIONAL PROVISIONS.

(A) If there are no resistances/objections to confirmation of this plan or after all objections are resolved, the Court may confirm the plan without further hearing.

(B) Property of the estate, including the Debtor's current and future income, shall re-vest in the Debtor at the time a discharge is issued, and the Debtor shall have sole right to use and possession of property of the estate during the pendency of this case.

(C) In order to obtain distributions under the plan, a creditor must file a proof of claim within 90 days after the first date set for the meeting of creditors except as provided in 11 U.S.C. § 502(b)(9). Claims filed after this bar date shall be disallowed except as provided in Bankruptcy Rule 3002.

(D) Unless otherwise provided in this plan or ordered by the Court, the holder of each allowed secured claim provided for by the plan shall retain its lien securing such claim as provided in 11 U.S.C. § 1325(a)(5)(B).

NOTICE OF RESISTANCE DEADLINE

ANY RESISTANCE TO THIS PLAN OR REQUEST FOR A HEARING MUST BE FILED IN WRITING WITH THE BANKRUPTCY CLERK'S OFFICE (SEE ORIGINAL NOTICE OF BANKRUPTCY FOR ADDRESS) AND SERVED ON THE ATTORNEY FOR THE DEBTOR AT THE ADDRESS LISTED BELOW (OR SERVED ON THE DEBTOR, IF NOT REPRESENTED BY AN ATTORNEY), ON OR BEFORE THE 14TH DAY OF OCTOBER, 2014.

IF A TIMELY RESISTANCE OR REQUEST FOR A HEARING IS FILED AND SERVED, THE BANKRUPTCY COURT WILL HANDLE THE RESISTANCE IN ACCORDANCE WITH NEB. R. BANKR. P. 3015-2. IF THERE ARE NO OBJECTIONS TO THE PLAN AS FILED, THE COURT MAY CONFIRM THE PLAN WITHOUT FURTHER HEARING.

CERTIFICATE OF SERVICE

On September 9, 2014, the undersigned mailed a copy of this plan to all creditors, parties-in-interest, and those requesting notice by regular United States mail, postage prepaid. The parties to whom notice was mailed are either listed below or on the attached mailing matrix. The undersigned relies on the CM/ECF system of the United States Bankruptcy Court to provide service to the

following: Kathleen A. Laughlin, Chapter 13 Trustee.

Michael Scot Goodlander,
Debtor

DATED: September 9, 2014

By:/s/ Ronald A. Hunter

RONALD A. HUNTER #16864
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(402) 397-6965 (phone)
(402) 397-0607 (fax)
ronahunterlaw@gmail.com

Ally Financial
c/o Ally Servicing LLC
P.O. Box 130424
Roseville, MN 55113-0004

Ally Financial serviced by Ally Servicing LL
PO Box 130424
Roseville, MN 55113-0004

American InfoSource LP as agent for
Spot Loan
PO Box 248838
Oklahoma City, OK 73124-8838

Applied Card Bank
Attention: Bankruptcy
Po Box 17125
Wilmington, DE 19850-7125

Bank Of The West
Attn: Bankruptcy
Po Box 5172
San Ramon, CA 94583-5172

Bank of the West
1450 Treat Blvd
P.O. Box 8050
Walnut Creek, CA 94596-8050

Capital One Bank
Po Box 30285
Salt Lake City, UT 84130-0285

Chuck Headley
Headley Realty
11812 South 25th St.
Bellevue, NE 68123-1523

Credit Collections SVC
Po Box 773
Needham, MA 02494-0918

Family Dentistry
11513 S. 37th St.
Bellevue, NE 68123-5210

Federal Loan Servicing
Po Box 60610
Harrisburg, PA 17106-0610

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107-0145

GE Money Bank
Attn: Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076-9104

Harley Davidson Credit
8529 Innovation Way
Chicago, IL 60682-0085

Harley Davidson Financial
222 W Adams
Chicago, IL 60606-5307

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Janelle M. Foltz
1468 25th Ave., #1
Columbus, NE 68601-4982

Klein & Co.
914 Washington Ave.
Golden, CO 80401-1047

(p)CREDITORS BANKRUPTCY SERVICE
15660 DALLAS PKWY
SUITE 300
DALLAS TX 75248-3354

Mountain State Adjustment
Janelle M. Foltz
1468 25th Ave., #1
Columbus, NE 68601-4982

Mountain States Adjustment
123 W. First St., #430
Caspar, WY 82601-7502

Navy Federal Credit Union
Po Box 3700
Merrifield, VA 22119-3700

Nebraska Department of Revenue
Attn: Bankruptcy Unit
P.O. Box 94818
Lincoln, NE 68509-4818

QVC
1365 Enterprise Dr.
West Chester, PA 19380-5967

Sarpy County Attorney
1210 Golden Gate Dr.
Papillion, NE 68046-2889

Sarpy County Treasurer
1210 Golden Gate Dr.
Papillion, NE 68046-2839

Simple Finance, LLC
1265 E Fort Union Blvd. Ste. 110
Midvale, UT 84047-1807

U.S. Attorney General
 U.S. Dept. of Justice
 950 Pennsylvania Avenue N.W., Rm 5137
 Washington, DC 20530-0009

U.S. Department of Education
 P.O. Box 530260
 Atlanta, GA 30353-0260

Verizon Wireless
 P.O. Box 4002
 Acworth, GA 30101-9003

Webbank/Fingerhut
 6250 Ridgewood Rd
 Saint Cloud, MN 56303-0820

Wells Fargo Bank
 PO Box 63491 MAC A0143-042
 San Francisco, CA 94163-0001

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Military Star - AAFES
 Po Box 650060
 Dallas, TX 75265

Sprint Corp.
 Attn: Bankruptcy Unit
 P.O. Box 7949
 Overland Park, KS 66207-0949

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Richard Goodlander

End of Label Matrix	
Mailable recipients	37
Bypassed recipients	1
Total	38